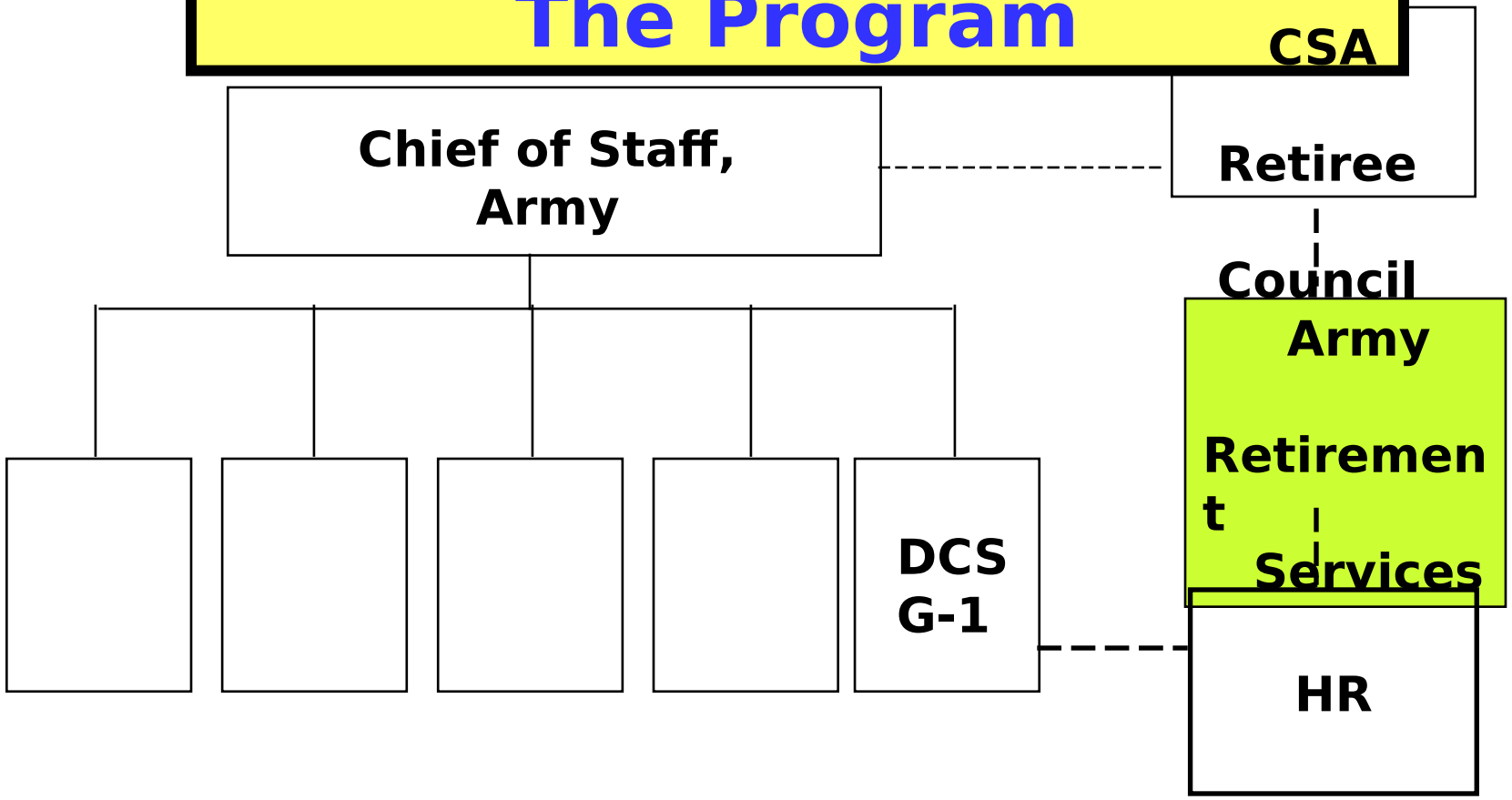
Army Pre-Retirement Briefing

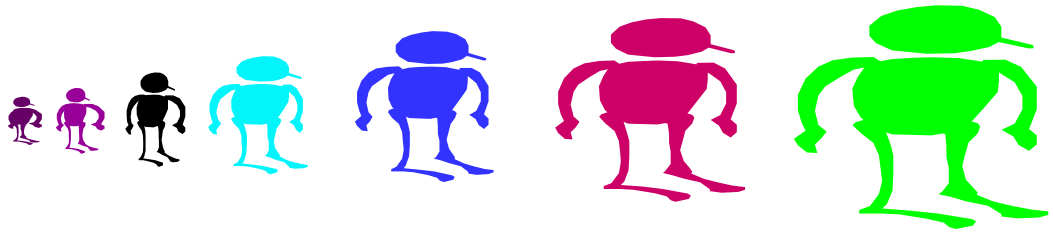
HQ, Army Retirement Services
DAPE-RSO
200 Stovall St.
Alexandria, VA 22332-0470

June 2004

Army Retirement Services -- The Program



Retiree vs. Active Duty Ratio



1950 - 9 retired for every 100 active

1988 - 72 retired for every 100 active

2003 - 130 retired for every 100 active

Army Retirement Services
AR 600-8-7

MISSION

- **To help Soldiers/families smoothly transition into retirement**
- **To support them in retirement**

PROGRAMS

- ***Army Echoes*** **retiree bulletin (available electronically)**
- **CSA Retiree Council**
- **Survivor Benefit Plan (SBP)**
- **Retirement Services Officers**

Retirement Services Officers (RSO)

PRE-RETIREMENT SUPPORT

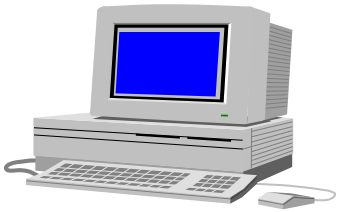
- **Pre-retirement briefing**
- **Survivor Benefit Plan (SBP) counseling**
- **Retirement literature**
- **Other transition services**

POST-RETIREMENT SUPPORT

- **Retirement Services Office (RSO)**
- **Assist with pay, ID cards, medical issues**
- **Retiree Appreciation Days (RAD)**
- **Newsletters**
- **Retiree Councils**

See: *http://www/armyg1.army.mil/retire*

Army Retirement Services Homepage



http://www.armyg1.army.mil/retire

- ***Army Echoes***
- **Survivor Benefit Plan (SBP)**
- **Career Status Bonus (CSB) Information**
- **Benefits & Entitlements Information Papers**
- **Retirement Services Officer (RSO) Listing**
- **Pre-Retirement Counseling Guide & Briefing**
- **Retiree Appreciation Day (RAD) Information**

Pre-Retirement Briefing Topics

- RSO Program
- Retired pay & taxes
- COLA
- Transition Leave & PTDY
- Former spouse benefits
- SGLI/VGLI
- Shipment of HHG
- Ethics
- Employment
- Space-A Travel
- Retiree Mobilization
- ID Cards
- Former Spouse Law
- Combat-Related Special Comp
- Concurrent Receipt
- See Separate Detailed Briefings on:
  -- SBP
  -- TRICARE
  -- VA Benefits
  -- Social Security

Applying for Length of Service (LOS) Retirement

- ***How***
  - **Officer - Chapter 6, AR 600-8-24**
  - **Enlisted - Chapter 12, AR 635-200**

- ***When***
  - **Maximum: 12 months before desired date**
  - **Minimum: General Officer & Officer - 6 months before date**

Enlisted - 2 months before date

**** NOTE: Recommend 12-month lead time for smoother transition***

- ***Where***
  - **General Officers: Notify GOMO, (703) 697-7029, DSN 227-**
  - **All others: Military Personnel Office**
  - **Note: CG, HRC-Alex, is retirement authority for SSG(P) and above**

Other Retirement Considerations

- **1st day of the month**
  - **-- retirement date if for length-of-service**
  - **-- any date for disability retirement**
- **Promotion lock-in**
- **In lieu of PCS**
  - **-- apply within 30 days of notification for a date no more than 6 months out**

- **After returning from OCONUS**
  - **-- must wait 1 year to retire**
- **Retiring on same day as AD pay raise** ***(final pay only)***

Selected
Transition Center (TC) or Transition Point (TP)

- **Authorized to use the Transition Center (TC) closest to current duty station**

- **May elect to be processed for retirement at a station-of-choice***

- **Travel:**
  - **not paid if to a station-of-choice TC (if permitted by AR 635-10)**
  - **reimbursement limited to travel in a direct line from last duty station to final retirement location**

- **Overseas COLA & Overseas Housing Allowance:**
  - **both stop upon departure to a selected TC in CONUS**
  - **both are authorized if you select a Station-of-Choice location**

https://www.perscomon-line.army.mil/tagd/retire/tclist.htm

Calculate Your Retired Pay in 3 Steps

STEP 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

STEP 2: Determine which pay plan you are eligible for, based on your DIEMS date

STEP 3: Use the appropriate formula to calculate your retired pay

Final Basic Pay Plan
(DIEMS pre-8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

- **Commissioned service requirement**
- **Time-in-grade requirement**
- **Heroism pay**
- **Basic pay milestones (over-22, over-24, over-26)**
- **Percentage Multipliers:**

Yrs of svc	*20*	*21*	*22*	*23*	*24*	*25*	*26*	*27*	*28*	*29*	*30*
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75

- **Full COLAs**

Retired Pay Calculator available at: https://www.us.army.mil

High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post-1 Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

- **Typically an average of the last 3 years**
- **Percentage Multipliers:**

Yrs of svc	*20*	*21*	*22*	*23*	*24*	*25*	*26*	*27*	*28*	*29*	*30*
High-3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75

- **Commissioned service requirement**
- **Time-in-grade not as important**
- **Basic pay milestones not as important**
- **Full COLAs**

Career Status Bonus (CSB)/REDUX Plan

(DIEMS post- 1 Aug 86 - "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

- **2% per year thru 20 yrs; 3.5% per year thereafter**
- **Percentage Multipliers -- Compared:**

Yrs of svc	*20*	*21*	*22*	*23*	*24*	*25*	*26*	*27*	*28*	*29*	*30*
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75
High-3/Final Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75

- **$30K Career Status Bonus (CSB) - 15th year**
- **At 62, pay recomputed under High-3**
- **COLA minus 1%; one-time catch-up COLA at 62; then**

Cost-of-Living Adjustments (COLA)

Final Basic Pay or High-3

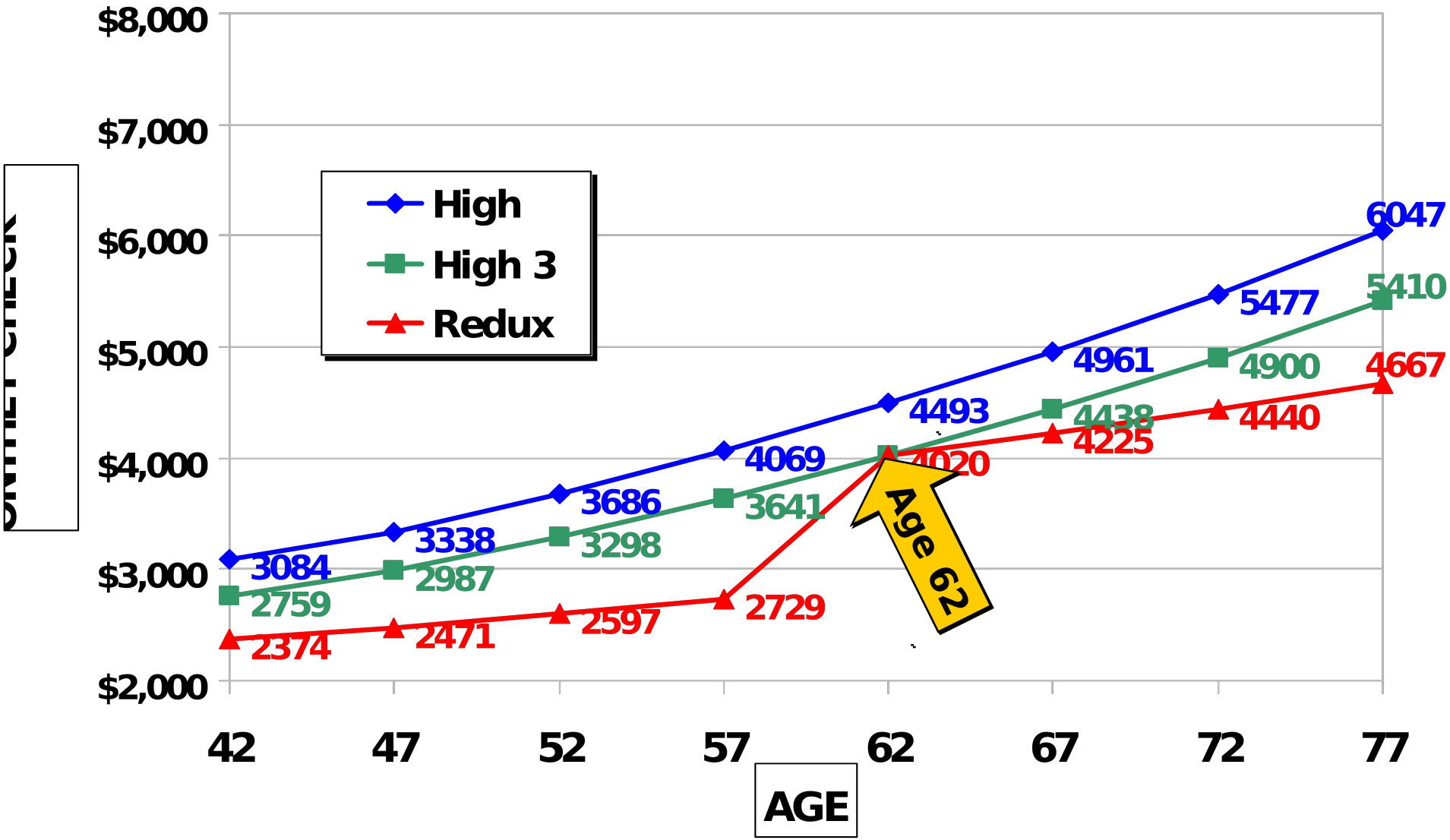
- **Full annual COLA**
- **Based on CPI from 3rd Qtr CY to 3rd Qtr CY**
- **Partial first COLA**

REDUX ($30K CSB)

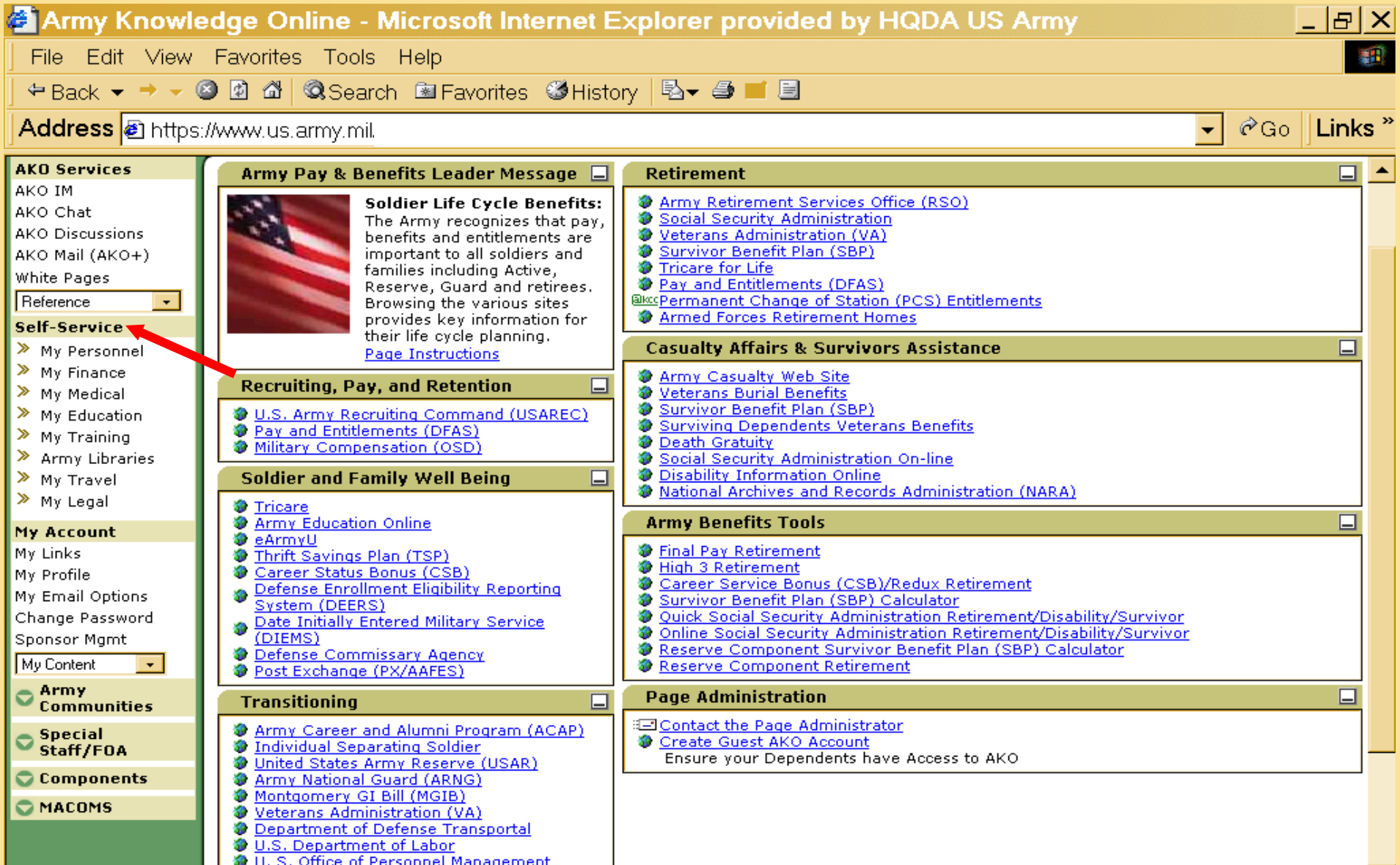
- **Reduced until 62 (COLA minus 1%)**
- **At 62, one-time catch-up**
- **COLA minus 1% after 62**

Assumes average +2% COLA

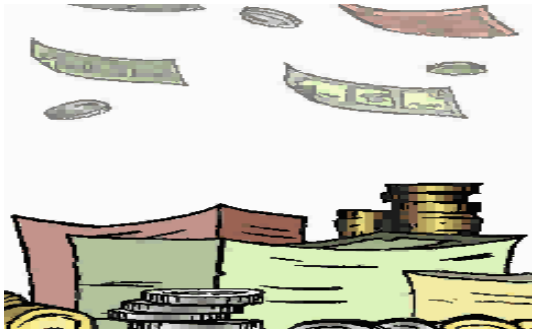
Growth Over the Years



Army Benefits Tool



Retired Pay Facts



- $ **Retired pay -- paid by DFAS-Cleveland**
- $ **Payable 1st workday of month (not necessarily the 1st)**
- $ **Direct deposit strongly encouraged**
- $ **Pay statement issued only when pay changes**
- $ **May use "myPay" to make on-line pay changes**
- $ **Kee spondence address current**

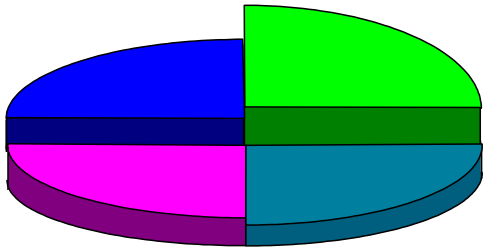
States With NO Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

States That Do Not Tax Military Retired Pay

Alabama	Louisiana	New Jersey
Hawaii	Massachusetts	New York
Illinois	Michigan	North Carolina*
Kansas	Mississippi	Pennsylvania
Kentucky*	Oregon*	Wisconsin

Allotments



- 6 “discretionary”
- 9 “non-discretionary”
- Continue from retired pay unless stopped
- Start, stop, or change after retirement
- Can change using myPay
- ***https://mypay.dfas.mil***

CFC, VEAP, and SGLI deductions automatically stop upon retirement

Social Security Tax (FICA)

(7.65%)

- ✓ **FICA <u>not</u> deducted from retired pay!**
- ✓ **When eligible, you will draw:**
  <u>FULL</u> Social Security *and*
  <u>FULL</u> military retired pay!
- ✓ **Go to *<u>http://www.ssa.gov</u>* for in-depth Social Security information**

Concurrent Receipt Background

- **Since 1890, law has forbidden *concurrent receipt* of *military* retired pay and VA disability compensation**
- **Cost estimate of "fixing" for all retirees: *$58B* spread over 10 yrs**
- **HIGH INTEREST over past few years in fixing this inequity has resulted in legislative movement**

Combat-Related Special Compensation ("CRSC - I")

- **Authority: Sect 636, PL 107-314, 2 Dec 02**
- **Service Eligibility:**
  - **minimum of 20 years active duty**
  - **if Chap 61 (disability) retiree, must have also been retirement-eligible based on length-of-svc**
  - **if Reserve Component retiree, must have equivalent service (7,200 points)**
- **Disability Eligibility:**
  - **rated by VA as:**
    - **at least 60% combat-disabled**
    - **at least 10% combat-disabled (assoc w/Purple Heart award)**

Combat-Related Special Compensation ("CRSC -II")

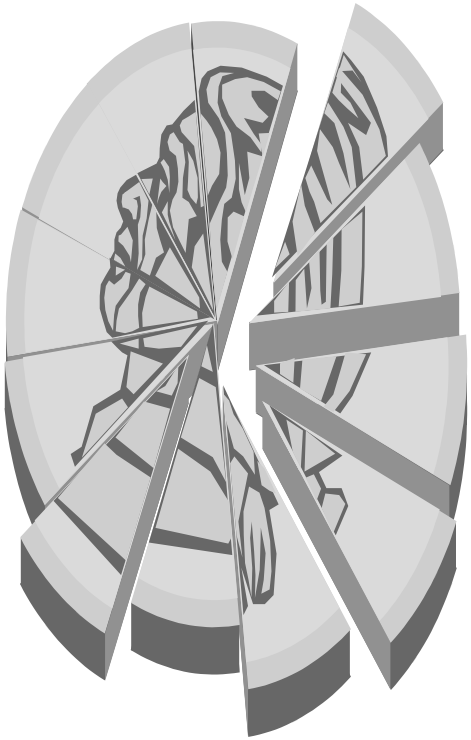
- **Authority: Sect 636, P.L. 108-138, 24 Nov 03**
- **Service eligibility expanded:**
  - **Reserve retirees no longer need 7,200 points**
  - **Simply must be in receipt of pay**
- **Disability eligibility expanded:**
  - **Combat-related injuries rated by VA as 10-100% (regardless of Purple Heart award)**
- **Retro Effective Date:**
  - **CRSC I: retro to 1 Jun 03 (or later, if applicable)**
  - **CRSC II: retro to 1 Jan 04 (or later, if applicable)**

CRSC I & II
(cont'd)

- **How To Apply:**
  - **complete DD Fm 2860**
  - **http://www.dod.mil/prhome/docs/DD2860T.pdf**
  - **attach supporting document**
  - **mail to address on form**
- **Army information numbers:**
  - **1-866-281-3254; (703)325-3254**
- **on-line info available at:**
  - **http://www.crsc.army.mil**
  - **https://www.dod.mil/prhome/mpcrsc.html**
  - **http://www.armyg1.army.mil/retire**

2nd Program Created to Address Concurrent Receipt Issue

- **Authority: 04NDAA, provision eff. 1 Jan 04**
- **Name: Concurrent Retirement and Disability Payments (CRDP); Cost: $22B over 10 years; no application needed**
- **Provides full concurrent receipt of retired pay AND VA for SOME over a 10-year phased-in period**
- **Eligibility requirements:**
  - **length-of-service (LOS) retiree (or if retired for disability, *could have* retired for LOS**
  - **VA-rated as 50% or more service-disabled**



Note: No connection to combat (like CRSC)

Note: not FULL in sense of FULL retired community, but FULL in sense of FULL restoration of $$ to some

10-Year Phase-In Period

- **<u>2004</u>: pay fixed "restored" amounts:**
  - **50% = $100/month**
  - **60% = $125**
  - **70% = $250**
  - **80% = $350**
  - **90% = $500**
  - **100% = $750**

- **<u>2005-2013 -- *Transition Years*</u>: "restored" amounts increase each year by 10% of the remaining offset**

- **<u>2014</u>: FULL concurrent receipt paid to qualified retirees**

CRSC *or* CRDP?

- **Can’t receive both**
  - **both serve same purpose**
  - **restore lost retired pay**
- **If you qualify for both, DFAS will pay you the most advantageous during the phase-in period**
- **Which *IS* most advantageous?**
  - **CRSC is tax-free, non-divisible**
  - **CRDP is treated like retired pay, taxed and divisible**

Dividing Retired Pay as Property
(With a Former Spouse)

- **NOT AUTOMATIC**
- **Up to state courts**
- **Can award any amount**
- **Award not tied to length of marriage**
- **Direct payment requirements:**
  - **Marriage overlapped 10 years with service**
  - **Limited to 50% of disposable pay***

**** up to 65%, if other garnishments***

Take Leave or Sell It?

30 years and 2 months or more active duty

Retire 1 October

USE leave - 1 Aug to 1 Oct

60 days basic pay & allowances while remaining on AD

Salary from employment?

Retire 1 August

SELL leave - 1 Aug to 1 Oct

60 days basic pay (cashed-in)

30 days allowances ("on the books" 31 Aug 76), BAH & BAS

Retired Pay…2 months

Salary from Employment?

Permissive TDY*

PURPOSE: **Facilitate transition to civilian l**
(e.g., house-hunting, job-hunting)

20 Days:

- **CONUS-based Soldiers**
- **OCONUS-based Soldiers (at same OCONUS location)**

30 Days:

- **CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS**
- **OCONUS-based Soldiers, CONUS or another OCONUS location**

*****At Commander's Discretion*****

Retirement Physica

- **Army requires a retirement physical**
- **No more than 4 months, no less than 1 month, before retirement or start of transition leave**
- **Your last record of active duty health**
- **Assists with claim for VA service-connected disability**

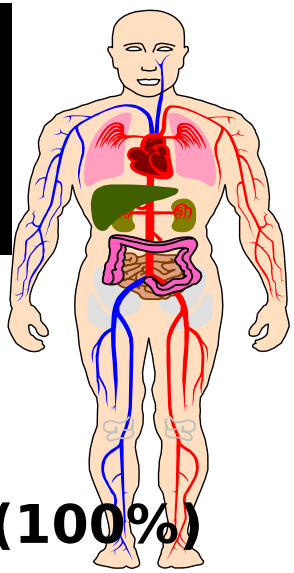
Medical Records

- **Belong to the Government**
- **Make a copy of your record**
- **Make a copy of family member records**
- **May be hard to obtain after retirement**

VA for Service-Connected Disability

- **Even 0% rating *documents* health (*$$* begins at 10%)**
- **Tax-free VA payments (add'l *$$* is paid to you for dependents if you're rated *30% or more*)**
- ***Lifetime* reevaluations and appeals available from VA**
- **VA ID card expedites future VA care**
- **Survivor annuity payable <u>if</u> your death is svc-connected**
- **$10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled**
- **<u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)**

VA Compensation for Service-Connected Disability



- **VA rates disabilities 0% - 100%**
  - Each % has an assigned dollar amount
  - 2004 amounts: from $106 (10%) to $2193 (100%)
  - Unrelated to military rank (since ’93)
  - Free VA medical care for service-connected conditions

- **Monthly payments**
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For most retirees,* offsets military retired pay $-for-$
    - Recent law changes covered in detail

VA Service-Connected Disability Compensation Rates - 2004

%	Vet Only	Vet & Spouse	Vet & Sp & 1 Child	Add'l Ch -18	
10%	$106				
20	205				
30	316	$354	$381	$19	
40	454	504	541	26	
50	633	709	755	32	
60	801	893	948	39	
70	1008	1117	1182	45	
80	1171	1296	1370	52	
90	1317	1458	1541	58	
100	2193	2366	2458	65	

Agent Orange Presumption

Contact the VA if you served in Vietnam between 9 Jan 62 and 7 May 75 *and* you develop one of the following conditions:

- **Cancers:**
  - **Hodgkin's disease**
  - **Multiple myeloma**
  - **Non-Hodgkin's lymphoma**
  - **Soft tissue sarcoma**
  - **Prostate**
  - **Respiratory**
  - **Respiratory cancers* - lung, larynx, trachea & bronchus**
- **Diabetes (Type 2)**
- **Chloracne (skin disorder)****
- **Porphyria cutanea tarda (liver condition)**
- **Peripheral neuropathy (nerve disorder)**
- **Children of Vietnam veterans with:**
  - **Spina bifida**
  - **Certain birth defects, if born to a female Vietnam veteran**

*** Must appear within 30 years of active svc in country.**

**** Must have appeared within 1 year after exposure.**

Gulf War Veterans

- **DOD and VA offer free medical exams:**
  - **DOD's: Comprehensive Clinical Evaluation Program (CCEP)**
  - **VA's: Persian Gulf Registry Program**
- **Exam results entered into central registry**
- **Receive free family exams (from VA only)**
- **Receive newsletter**

http://www.va.gov

SGLI & VGLI

- **SGLI is <u>FREE</u> for 120 days after retirement**
  -- or for up to one year if 100% disabled
- **No physical required to convert to VGLI**
- **VGLI is a 5-yr renewable term policy**
- **Premiums may be paid by allotment**
- **If terminally ill, may receive up to 50% of policy's face value**

http://www.insurance.va.gov/sglisite/default.htm

VGLI Premium Schedule - Monthly Rates (Oct 02)

Insurance Amount	Age						
	40-44	45-49	50-54	55-59	60-64	65-69	70-74
$250K	$ 47	$ 62	$100	$175	$281	$375	$562
$200K	$ 38	$ 50	$ 80	$168	$225*	$300	$450
$150K	$ 28	$ 37	$ 60	$126	$168	$225*	$337
$100K	$ 19	$ 25	$ 40	$ 70	$112	$150	$225*
$50K	$ 9	$ 12	$ 20	$ 35	$ 56	$ 75	$112

VA Info Sources

On-line:

- http://www.va.gov
- can:
  - Send e-mail inquiries
  - Download forms
  - Get benefits information
  - Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- Insurance: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833

In-Person

- *County VA Director (blue pages of phone book)*

DD Form 214

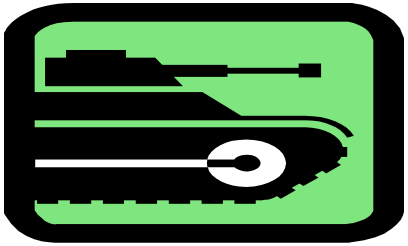
Certificate of Release or Discharge from Active Duty

- ✓ **Check for accuracy before signing**
- ✓ **Copy #1 - yours; Copy #2 - military's record**
- ✓ **Copy #3 - to VA if you apply for VA disability**
- ✓ **Copy #4 - request it; only copy that contains reason for discharge; of interest to some employers**
- ✓ **File your copies (1 & 4) in a safe place (NOT a Courthouse!)**
- ✓ **Replace missing ones immediately upon loss by going to:**

At Retirement, You Will Also Receive…

- ✓ **Retirement Ceremony *(optional)***
- ✓ **Retirement Certificate**
- ✓ **Presidential <u>Certificate</u> of Recognition - if 20 YOS**
- ✓ **Presidential <u>Letter</u> of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)**
- ✓ **Spouse Certificate of Appreciation *(if applicable)***
- ✓ **Retiree Lapel Pin**

Mobilization/Retiree Recall



- **BY AGE**
  - **Officers and enlisted, up to age 60**
  - **Warrant officers, up to age 62**
  - **General officers, on a case-by-case basis**

- **BY CATEGORY**

  - Cat I – non-disability, retired less than 5 years, under 60

  - Cat II – non-disability, retired more than 5 years, under 60

  - Cat III – all others

Travel & Transportatio
(Contact Your T.O.)

Travel

- **authorized from last duty station to home of selection (includes depns)**
- **if home of selection is OCONUS, costs limited to those payable had a CONUS site been selected**

Transportation of Household Goods (HHGs)

- **from last duty station to home of selection**
- **may ship stored HHGs**
- **non-temporary storage authorized for 1 year**
- **if retiring OCONUS, POV shipment to CONUS authorized**

Time Limit on Travel & Transportation Allowances

- **typically one year**
- **exceptions may be requested prior to 1-yr anniversary of retirement**

Add'l Info Source: DOD Travel Reg 4500.9, found at --

http://www.transcom.mil/ustc_pubs.html

ID Cards

- **Same privileges as active duty (with some being Space-A)**
- **New ID cards needed to reflect retired status**
- **Children eligible to age 21 or 23 if full-time student; indefinite if incapacitated**
- **Dependent parents/parents-in-law may qualify**

Former Spouse ID Card

Authorized ONLY if:

- **Marriage lasted at least 20 years, *AND***
- **Service for retired pay was at least 20 years**

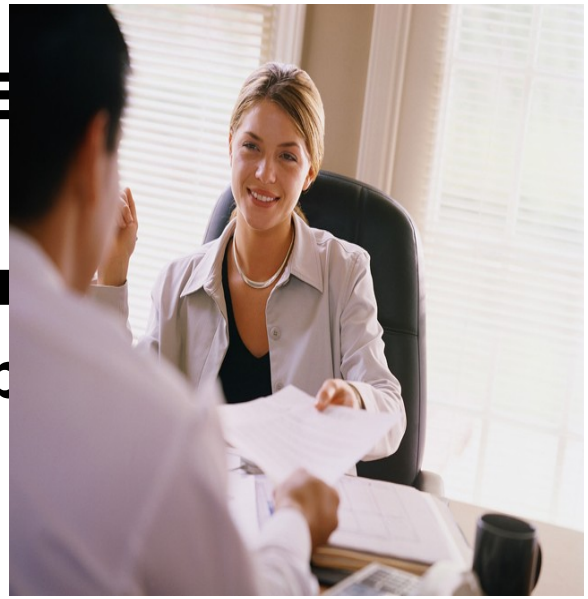
If above two conditions are met, overlap requirement is:

OVERLAP	PRIVILEGE(S)
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)

Army Career and Alumni Program (ACAP)

- **ACAP process begins 2 yrs before retirement**
- **Benefit for retirees - FORE**
- **Consists of:**
  - **Pre-separation counseli**
  - **Job assistance worksho**
  - **Individual counseling**
  - **Job search resources**
- **ACAP Home Page:**

  http://www.acap.army.mil



Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Transition Leave
  - Use of Title & Wearing of Uniform after Ret.

TRICARE-- An Overview

- **When On Active Duty:**
  - you are enrolled in TRICARE Prime and pay no fees
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime (with no enrollment fees)

- **When Retired: you and your family have 3 choices for health care --**
  - TRICARE Prime -- MTFs are principal source of health care
    - fee is $460 per family or $230 per individual (annually)
  - TRICARE Extra -- the "preferred provider" option
    - no enrollment fee, but deductible and co-payments apply
  - TRICARE Standard -- "fee-for-service" option (the old CHAMPUS program)
    - no enrollment fee, but deductible and co-payments

Detailed TRICARE information available at: http://www.tricare.osd.mil

Comparison - Retired

TRICARE

	PRIME	EXTRA	STANDARD
Annual enrollment fees	$230/ individual $460/ family	$0	
Annual deductibles (up front payments)	$0	$150/person, $300/ family	
Access to civilian specialist/ hospitals	Limited by referral to physicians in network	Limited to network hospitals	Any doctor or medical facility
Access to military doctors/ hospitals	Guaranteed priority access	Space available access only; low priority	
Civilian outpatient visit	$12 per visit $30 outpatient $25 emergency	20% of negotiated fees	25% of allowable charge
Civilian inpatient	$11 per day or $25 minimum	Lesser - $250/ day or 25% of charges plus 20% of prof fees	Lesser - $414/ day or 25% of charges plus 25% of allowed prof fees
Civilian inpatient mental health	$40 per day	20% of institutional & professional fees	Lesser of $154/ day or 25% of allowed fees
Pharmacy	Mail order - $3 per 90-day supply Varying fees for non-network pharmacies		
Your maximum annual cost	$3,000		$3,000 of cost share and deductible. Also up to 15% above allowed charges (some unlimited).

TRICARE-for-Life
(for over-65 beneficiaries)

- **Eligible for TFL if eligible for Medicare Part A *and* enrolled in Medicare Part B**
  - **Retirees, their family members & survivors**
  - **Certain former spouses**
  - **Medal of Honor recipients, their families & survivors**
- **TFL is:**
  - **2nd payer to Medicare in CONUS**
  - **1st payer OCONUS**
  - **Last payer when other health insurance exists**

TRICARE Retiree Dental Plan (TRDP)

(Administered by DDP*Delta)

Who Is Eligible:

- Retirees (any age!)
- Gray area reserve retirees, not yet 60
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children of both groups

Where Available:

- U.S., Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands

Cost:

- Dependent on location; monthly rates $25-$120
- Costs borne by participant; no govt subsidy

TRDP Improved -- 1 May 03!

- **Maximum annual benefit increased from $1000 to $1200**
- **Annual deductible still $50/person, but limited to $150/family**
- **Enrollment commitment shortened to 12 mos from 24 mos**
- **Now have 120 days after ret to enroll, vice 90 -- in order to skip the 12-month waiting period**
- **Annual maximum benefit raised from $1000 to $1200**
- **Lifetime orthodontic maximum raised from $1000 to $1200**

Detailed info available on-line at --

http://www.DDPdelta.org

VA Dental Care

No-Cost Dental Care MAY Be Furnished --

1. **For service-conditions existing at retirement**

   -- On a <u>one-time</u> basis

   -- Must apply <u>within 90 days</u>

   -- <u>Not eligible if</u> necessary treatment was completed by military within 90 days of retirement (reflected on DD 214)

2. **For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days**

TRICARE Mail Order Pharmacy (TMOP)

- **3 Options:**
  - Use military treatment facility
  - Use TRICARE retail network pharmacy
  - Use TMOP
- **Costs**: range from $3 - $9 for 30-90 day supply
- **Registration**: required

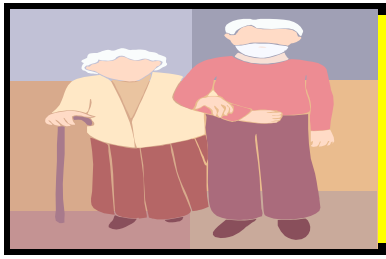
Registration Form & Info available at --

http://www.tricare.osd.mil/pharmacy/tmop.cfm

Detailed TRICARE Information Sources

- ***nearest Health Benefits Advisor (HBA)***

- ***http://www.tricare.osd.mil***

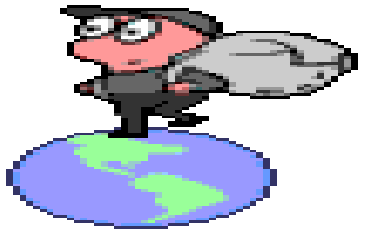


Federal Long Term Care Insurance

- **Launched by OPM in 2002**
- **Military retirees & families are eligible**
- **Now grey-area retirees are too!**
- **For care not covered by TRICARE**
- **Enroll anytime…no Open Season wait**
- **Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify**
- **Check it out…compare policies…be a wise consumer**

http://www.LTCFEDS.com

"Space-A" Travel



- **Retirees may travel within CONUS or OCONUS**
- **Change to family member privileges:**
  - **-- A 1-year test (began 1 Apr 03) has been extended indefinitely**
  - **-- Allows dependents to travel in CONUS with the military sponsor**
- **May FAX request to site; stay on list 60 days**
- **Benefit ends for family members with death of retiree**
- **Semper Flexum!**

http://public.amc.af.mil/SPACEA/spacea.htm

Retiree E-mail Account

- **Active duty AKO email address follows you into retirement (no change required)**
- **Great way to stay informed on military-related topics**

https://www.us.army.mil

Military Service Organizations

- Consider joining, to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Number of vets in Congress declining:
  - House: (107th) 31%; (108th) 27%
  - Senate: (107th) 38%; (108th) 35%

Keep up on legislative matters at: http://thomas.loc.gov

Army Retiree Motto:
"Retired….Still Serving"

Opportunities to *Still Serve* Include:

- **Installation Retiree Councils**
- **CSA Retiree Council**

Recent Council Reports available at:

http://www.armyg1.army.mil/retire

Thank You for your Service!

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

http://www.armyg1.army.mil/retire